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SOUTHERN GUARANTY INSURANCE COMPANY OF GEORGIA

IN THE SUPERIOR COURT OF THE STATE OF CALIFORNIA IN AND FOR THE CITY AND COUNTY OF SAN FRANCISCO

BY FAX

SOUTHEASTERN EXPRESS SYSTEMS, a Georgia Partnership, GEORGE BARNES, KEVIN CLARK, and GERRY WAMBOLT, Plaintiffs, vs. SOUTHERN GUARANTY INSURANCE COMPANY OF GEORGIA, Defendant.	Case No. 961044 DECLARATION OF J. STEVEN HOOKS IN SUPPORT OF MOTION TO QUASH (Filed July 12, 1994)

I, J. Steven Hooks, declare as follows:

A. I am the Assistant Vice-President of Southern Guaranty Insurance Company of Georgia ("SOUTHERN

GUARANTY") and have been employed with SOUTHERN GUARANTY for eight (8) years. If called as a witness, I would competently testify to the following facts, all of which are within my personal knowledge:

B. SOUTHERN GUARANTY insures only Georgia businesses.

C. SOUTHERN GUARANTY has never insured any California businesses.

D. SOUTHERN GUARANTY receives no premiums from California from any of its insureds.

E. Based upon diligent inquiry with the underwriting department and based upon my own personal experience, SOUTHERN GUARANTY has never been a defendant in any action in California.

F. Based upon diligent inquiry with the underwriting department and based upon my own personal experience, SOUTHERN GUARANTY has never defended any action in California on behalf of its insureds.

G. Mr. Dortch is not currently an officer or employee of SOUTHERN GUARANTY, and he never has been.

H. Mr. Dortch is an independent insurance agent. SOUTHERN GUARANTY uses approximately 130 independent agents all of which are located in the State of Georgia.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and

correct, and that if called as a witness, I could competently testify to the foregoing facts, all of which are within my own personal knowledge.

Executed this the 12 day of July, 1994, at Atlanta, Georgia.

/s/ J. Steven Hooks
J. Steven Hooks

Sworn to and subscribed
before me this 12th day
of July , 1994 .

/s/ Barbara B. McClintoch
Notary Public

My Commission Expires:
Notary Public, Gwinnott County, Georgia
My Commission Expires July 20, 1997